

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: MARK A RAY, SR	§	Case No. 1:17-bk-02221
SANDRA A RAY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/27/2017.
- 2) The plan was confirmed on 02/28/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/31/2019, 04/26/2019, 07/14/2020, 08/10/2020, 02/11/2021, 03/09/2021, 11/30/2021, 12/28/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/12/2018.
- 5) The case was completed on 05/09/2024.
- 6) Number of months from filing or conversion to last payment: 83.
- 7) Number of months case was pending: 89.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,383.00.
- 10) Amount of unsecured claims discharged without full payment: \$74,175.81.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 93,481.63	
Less amount refunded to debtor(s)	\$ 38.63	
<b>NET RECEIPTS</b>		<b>\$ 93,443.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,810.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,535.43	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 11,345.43</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,190.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,810.00	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE CORP	Sec	10,000.00	7,878.76	5,293.00	5,293.00	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	7,878.76	3,203.76	264.94	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,431.26	1,431.26	118.36	0.00
RESURGENT CAPITAL SERVICES	Uns	1,822.00	1,733.32	1,733.32	143.34	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	223.67	223.67	18.50	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	6,484.00	15,403.28	15,403.28	15,403.28	0.00
PPL ELECTRIC UTILITIES	Uns	10,114.86	12,644.98	12,644.98	1,045.72	0.00
MEMBER FIRST FED. CREDIT	Sec	22,000.00	33,468.44	18,948.00	18,948.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	2,107.00	2,107.30	2,107.30	174.27	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,016.89	1,016.89	84.10	0.00
MIDLAND CREDIT MGMT;	Uns	2,039.00	1,910.82	1,910.82	158.02	0.00
PORTFOLIO RECOVERY	Uns	4,971.00	2,221.98	2,221.98	183.75	0.00
PORTFOLIO RECOVERY	Uns	774.00	735.18	735.18	60.79	0.00
LOWER PAXTON TOWNSHIP	Sec	2,900.00	3,028.38	3,028.38	3,028.38	0.00
M & T BANK	Con	0.00	NA	NA	35,060.65	0.00
M & T BANK	Sec	42,963.00	42,963.81	2,112.47	2,112.47	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DIANE K BAIR, TAX COLLECTOR	Sec	987.66	NA	NA	0.00	0.00
CAPITAL TAX COLLECTION	Pri	40.00	NA	NA	0.00	0.00
IRS	Pri	2,141.00	NA	NA	0.00	0.00
LOWER PAXTON TOWNSHIP	Pri	5,997.76	NA	NA	0.00	0.00
APOTHAKE & ASSOCIATES	Uns	264.00	NA	NA	0.00	0.00
APRIA HEALTHCARE	Uns	230.23	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	3,463.32	NA	NA	0.00	0.00
CAPITAL ONE SERVICES, INC	Uns	0.00	NA	NA	0.00	0.00
CHASE BANKRUPTCY DEPT	Uns	2,127.00	NA	NA	0.00	0.00
CITI CARDS	Uns	4,971.00	NA	NA	0.00	0.00
DISCOVER	Uns	22,150.99	NA	NA	0.00	0.00
DR CARL FRANKEL	Uns	40.00	NA	NA	0.00	0.00
ENTERPRISE RENT A CAR	Uns	1,187.00	NA	NA	0.00	0.00
FULTON FRIEDMAN & GULLACE	Uns	7,838.89	NA	NA	0.00	0.00
HSBC BANK	Uns	782.00	NA	NA	0.00	0.00
LAW OFFICES OF BURTON NEIL &	Uns	0.00	NA	NA	0.00	0.00
M&T BANK	Uns	83.00	NA	NA	0.00	0.00
MED-PATH ASSOC OF CENTRAL PA	Uns	56.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC	Uns	440.00	NA	NA	0.00	0.00
NORTHLAND GROUP	Uns	2,221.98	NA	NA	0.00	0.00
NORTHWEST CONSUMER	Uns	2,361.00	NA	NA	0.00	0.00
OPTN DBA MADDEN PT	Uns	180.31	NA	NA	0.00	0.00
PENN STATE HERSHEY MEDICAL	Uns	1,316.47	NA	NA	0.00	0.00
PINNACLE CARDIOLOGY	Uns	66.22	NA	NA	0.00	0.00
PINNACLE HEALTH EMERGENCY	Uns	12.70	NA	NA	0.00	0.00
PINNACLE HEALTH HOSPITALS	Uns	457.83	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	9.86	NA	NA	0.00	0.00
PUBLISHERS CLEARINGHOUSE	Uns	42.45	NA	NA	0.00	0.00
SEARS	Uns	2,033.00	NA	NA	0.00	0.00
THE BILLING CENTER	Uns	39.00	NA	NA	0.00	0.00
TRISTIAN ASSOCIATES	Uns	1,610.00	NA	NA	0.00	0.00
UNITED WATER PA	Uns	457.00	NA	NA	0.00	0.00
UNUM, THE BENEFIT CENTER	Uns	140.00	NA	NA	0.00	0.00
YOUNG'S MEDICAL EQUIPMENT	Uns	18.49	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 53,376.65	\$ 53,376.65	\$ 0.00
Mortgage Arrearage	\$ 2,112.47	\$ 2,112.47	\$ 0.00
Debt Secured by Vehicle	\$ 5,293.00	\$ 5,293.00	\$ 0.00
All Other Secured	\$ 19,063.66	\$ 19,063.66	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 79,845.78	\$ 79,845.78	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 27,229.16	\$ 2,251.79	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 11,345.43	
Disbursements to Creditors	\$ 82,097.57	
<b>TOTAL DISBURSEMENTS:</b>		\$ 93,443.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/07/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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